



**FACTORS INFLUENCING ISLAMIC CREDIT CARD USAGE AMONG
EMPLOYEES OF NAZA EFTRA TRADING,
PETALING JAYA**

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JANUARY 2015

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**Submitted in Partial Fulfillment of the
Requirement for the
Bachelor of Business Administration with (Hons) Finance**

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“DECLARATION OF ORIGINAL WORK”

I, HAZIMAH SOLEHA BINTI ISMAIL, (I/C Number: 911229-08-5362)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or globally and not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature:

Date: JANUARY 2015

LETTER OF SUBMISSION

JANUARY 2015

The Programmer Coordinator
Faculty of Business Management
University Technology MARA Malacca City Campus

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached the project paper titled, **“A FACTORS INFLUENCING ISLAMIC CREDIT CARD USAGE AMONG EMPLOYEES IN NAZA EFTRA TRADING, PETALING JAYA”** to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA, Malacca City Campus.

Thank You.

Your sincerely,

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HAZIMAH SOLEHA BINTI ISMAIL

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Bachelor of Business Administration (Hons) Finance

ABSTRACT

The purpose of this study was examine the factors influencing Islamic credit cards usage among employees in NAZA Eftra Trading, Petaling Jaya. Here, researchers are going to look into on objective of the study whether the factors influencing of financial attitudes, financial knowledge and family influence that give influence towards Islamic credit card usage. This study carried out to get respondents feedback on NAZA Eftra Trading, Petaling Jaya. There were 100 respondents randomly chosen from all departments as well.

In order to fulfil the objectives of the study, questionnaires form have been distributed to respondents to get the research information. The data collections were analysed by Statistical Package for Social Science (SPSS). The finding results showed the factors influencing of Islamic credit card usage is financial attitude because from the attitude respondent most preferable by using Islamic credit card.

From this study the researchers hope that, terms and condition by applying Islamic credit card must be more details and particular. It is because the numbers of bankruptcy every year are keep rising especially for Malay. Lack of awareness and knowledge make them burden with credit card debt just because want to live with comfortable lifestyle without concerned if they pretend to fail pay credit card debt.